

UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Richard H. NACHT

Group Art Unit: 3624

Appln. No.: 09/667,694

Examiner: Lalita Hamilton

Filed: September 22, 2000

SYSTEM AND PROCESS FOR APPLYING FOR AND OBTAINING UNIVERSAL MULTIPLE MORTGAGE

UNDERWRITING APPROVALS

Mail Stop AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO THE OFFICE ACTION OF JUNE 9, 2004

Sir:

For:

In response to the Office Action dated June 6, 2004, Applicant remarks as follows: